

REMARKS

Claims 1-20 are currently pending in the application. Claims 1 and 12-13 have been amended. No claims have been canceled. Applicant respectfully submits that no new matter has been added. Applicant respectfully requests reconsideration of the application in view of the foregoing amendments and the following remarks.

Claims 1-11 stand rejected under 35 U.S.C. §103(a) as being unpatentable over U.S. Patent No. 5,832,447 to Rieker et al. ("Rieker"), in view of U.S. Patent No. 6,067,522 to Warady et al. ("Warady"), in view of U.S. Patent No. 6,601,020 to Myers ("Myers"), in view of U.S. Patent Application Publication No. 2002/0026332 to Snowden et al. ("Snowden"), and further in view of U.S. Patent No. 7,305,347 to Joao ("Joao").

Independent claim 1 relates to a computer system for use in a web-based managed care transaction system. Applicant respectfully submits that the cited combination of Rieker, Warady, Myers, Snowden, and Joao fails to disclose at least one of the distinguishing features of amended independent claim 1, namely, a web-based managed care transaction system adapted to enable, via a linked set of data tables, an administrative account to be moved across health plans of at least one member and their dependents throughout their life and that the web-based managed care transaction system is adapted to allow the at least one member to review, manage, and update the administrative account via a web browser, the administrative account comprising a history of health plans including past and present health plans of the at least one member and their dependents. In addition, the cited references fail to disclose that the administrative account is owned by the at least one member.

The Examiner acknowledges that the combination of Rieker, Warady, Myer, and Snowden fails to disclose an administrative account to be moved across health plans. The Office Action asserts that Joao teaches these features on Col. 5, lines 41-48. Applicant respectfully disagrees, and points out that currently amended claims are not disclosed by Joao. Joao discloses an apparatus and a method for allowing an *employee* to access or obtain benefits information from any location and at any time of day or night. By allowing an employee to obtain a benefits

plan or program, which is independent of an employer, the invention of Joao is utilized in order to provide individual benefits accounts which are portable so that the *individual employee* may take his or her benefits plan from job to job. Joao discloses providing individual benefits accounts which are portable so that an *individual employee* may take his or her benefits plan from job to job but fails to disclose an administrative account to be moved across health plans of *at least one member and their dependents* throughout their life as claimed. According to Joao only an *individual employee* can take his or her benefits plan from job to job. In contrast, according to claim 1, an administrative account of the *at least one member and their dependents* is moved across health plans, the administrative account comprising a history of health plans including past and present health plans of the at least one member and their dependents.

In addition, Joao discloses that the individual benefits accounts are "moved/shifted" between employers but fails to disclose that the administrative account is owned by the at least one member as claimed.

Applicant respectfully submits that independent claim 1 distinguishes over the cited combination of Rieker, Warady, Myers, Snowden, and Joao. Withdrawal of the rejection of independent claim 1 is respectfully requested.

Dependent claims 2-11 depend from and further restrict independent claim 1 in a patentable sense. Applicant respectfully submits that, for at least the reasons set forth above with respect to the rejection of independent claim 1, dependent claims 2-11 distinguish over Rieker, Warady, Myers, Snowden, and Joao and are in condition for allowance. Withdrawal of the rejection of dependent claims 2-11 is respectfully requested.

Claims 12-20 stand rejected under 35 U.S.C. §103(a) as being unpatentable over Myers, Rieker, Warady, in view of U.S. Patent No. 6,263,330 to Bessette ("Bessette"), in view of Snowden, and further in view of Joao.

Independent claim 12 relates to a web-based managed care transaction system accessible over a computer network using a client browser. Applicant respectfully submits that the cited

combination of Myers, Rieker, Warady, Snowden, and Joao fails to disclose that the web-based managed care transaction system is adapted to enable, via the linked set of data tables, an administrative account to be moved across health plans of the at least one member and their dependents throughout their life and that the web-based managed care transaction system is adapted to allow the at least one member to review, manage, and update the administrative account via the client browser, the administrative account comprising a history of health plans including past and present health plans of the at least one member and their dependents. In addition, the cited references fail to disclose that the administrative account is owned by the at least one member. Bessette fails to cure the deficiencies of Myers, Rieker, Warady, Snowden, and Joao noted above. Furthermore, Applicant submits that claim 12 patentably distinguishes over the cited references for similar reasons to those discussed above with respect to independent claim 1. Withdrawal of the rejection of independent claim 12 is respectfully requested.

Independent claim 13 relates to a network-based managed care system. Applicant respectfully submits that the cited combination of Myers, Rieker, Warady, Snowden, and Joao fails to disclose at least one of the distinguishing features of amended independent claim 13, namely, that the network-based managed care system is adapted to enable, via the database, an administrative account to be moved across health plans of the at least one member and their dependents throughout their life and that the administrative account comprises a history of health plans including past and present health plans of the at least one member and their dependents. In addition, the cited references fail to disclose that the administrative account is owned by the at least one member. Bessette fails to cure the deficiencies of Myers, Rieker, Warady, Snowden, and Joao noted above. Furthermore, Applicant submits that claim 13 patentably distinguishes over the cited references for similar reasons to those discussed above with respect to independent claims 1 and 12. Withdrawal of the rejection of independent claim 13 is respectfully requested.

Dependent claims 14-20 depend from and further restrict independent claim 13 in a patentable sense. Applicant respectfully submits that, for at least the reasons set forth above with respect to the rejection of independent claim 13, dependent claims 14-20 distinguish over the

cited references and are in condition for allowance. Withdrawal of the rejection of dependent claims 14-20 is respectfully requested.

In view of the above amendment, Applicant respectfully submits that the present application is in condition for allowance. A Notice to that effect is respectfully requested.

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Respectfully submitted,

Electronic Signature: /Shoaib A. Mithani/
Shoaib A. Mithani

Registration No.: 61,654
WINSTEAD PC
P.O. Box 50784
Dallas, Texas 75201
(214) 745-5400
Attorneys For Applicant